

**THE 2008 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**CONSUMER FINANCE LICENSEES**

OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS DECEMBER 31, 2008



BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

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**Table of Contents**

|   |    |
|---|----|
| Letter of Transmittal .....                   | 3  |
| Personnel .....                               | 4  |
| Organizational Chart .....                    | 5  |
| Organizational Overview .....                 | 6  |
| <br>CONSUMER FINANCE                          |    |
| Applications Received and/or Acted Upon ..... | 7  |
| Status Changes .....                          | 10 |
| List of Independent Companies .....           | 15 |
| List of Chain Companies .....                 | 16 |
| List of Licensed Offices .....                | 17 |

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**STATE CORPORATION COMMISSION**

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JUDITH WILLIAMS JAGDMANN, Chairman

MARK C. CHRISTIE

JAMES C. DIMITRI

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 2008

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

**GREETINGS:**

I have the honor to submit herewith the 2008 Annual Report of the Bureau of Financial Institutions - Consumer Finance Licensees.

Respectfully,

E. J. FACE, JR.  
Commissioner of Financial Institutions

## **BUREAU OF FINANCIAL INSTITUTIONS**

E. J. FACE, JR.  
Commissioner of Financial Institutions

### **ADMINISTRATION AND FINANCE**

GERALD E. FALLEN  
Deputy Commissioner

### **BANKS AND SAVINGS INSTITUTIONS**

JOHN M. CROCKETT  
Deputy Commissioner

### **CONSUMER FINANCE**

SUSAN E. HANCOCK  
Deputy Commissioner

### **CORPORATE STRUCTURE AND RESEARCH**

NICHOLAS C. KYRUS  
Deputy Commissioner

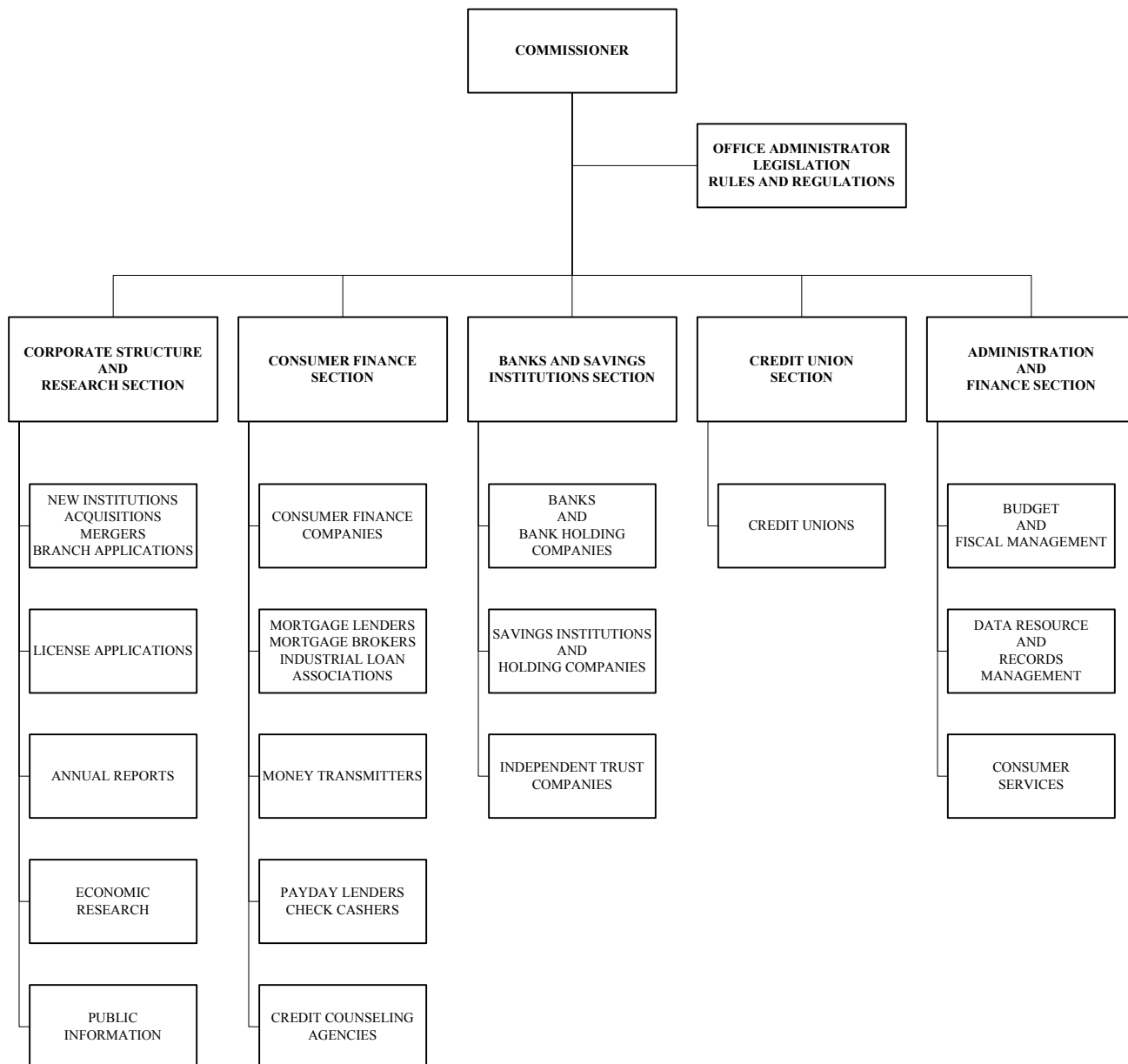
### **CREDIT UNIONS**

STEVE W. PEMBERTON  
Deputy Commissioner

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**ORGANIZATIONAL CHART**  
**BUREAU OF FINANCIAL INSTITUTIONS**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**THE STATE CORPORATION COMMISSION**

The State Corporation Commission (“Commission”) is an independent state agency established by the Constitution of Virginia. The Commission is organized as a fourth branch of government with its own legislative, administrative, and judicial powers. The Commission’s authority encompasses utilities, insurance, financial institutions, securities, retail franchising, and railroad safety. It is the state’s central filing office for corporations, limited partnerships, limited liability companies and Uniform Commercial Code liens. The Commission also assesses public service corporations for state and local taxation.

**THE BUREAU OF FINANCIAL INSTITUTIONS**

The State Corporation Commission’s Bureau of Financial Institutions (“Bureau”) is responsible under Title 6.1 of the Code of Virginia for the regulation and supervision of all depository and non-depository financial institutions. Depository institutions are comprised of state-chartered banks, savings institutions, and credit unions. Non-depository institutions consist of trust companies, industrial loan associations, consumer finance companies, mortgage lenders and brokers, money money transmitters, credit counseling agencies, check cashers and payday lenders. Each is required to obtain a license from the Commission, with the exception of check cashers, which are required to register pursuant to Chapter 17 of Title 6.1 of the Code of Virginia (“Check Casher Act”).

Within the Bureau, the Corporate Structure and Research section is responsible for processing and investigating all applications filed by depository and non-depository financial institutions for certificates of authority and licenses, and for processing check casher registrations. The Consumer Finance and Mortgage section is responsible for the supervision (examination) of all non-depository institutions, with the exception of trust companies. The Credit Union section supervises credit unions and the Banks and Savings Institutions section supervises banks, savings institutions, and trust companies.

Chapter 6 of Title 6.1 of the Code of Virginia, the "Consumer Finance Act", authorizes licensees under the Act to make consumer (non-business) installment loans at annual interest rates greater than 12 percent. The Act covers such loans made from locations within the Commonwealth. Borrowers of \$2,500 or less may be charged a maximum annual percentage rate of 36 percent. Any amount agreed upon in writing may be charged on loans of over \$2,500. A consumer finance licensee may not conduct any other business in its licensed offices unless it first gives 30 days written notice to the Commission.

As of December 31, 2008, the Bureau of Financial Institutions regulated 17 consumer finance companies operating 178 offices. During 2008, the Bureau of Financial Institutions received and/or acted upon 31 applications for licenses, additional offices and relocation of existing offices pursuant to the Consumer Finance Act.

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**Consumer Finance -- Applications Received and/or Acted Upon**

**New Consumer Finance Offices**

| <u>Received</u> | <u>Institution</u>                                   | <u>Location</u>   | <u>Activity</u>       |
|-----------------|--|---|-----------------------|
| 10/10/07        | Microfinance International Corporation               | 8328 Shoppers Square<br>City of Manassas, VA                                    | Withdrawn<br>01/03/08 |
| 10/10/07        | Microfinance International Corporation               | 941 S. George Mason Drive<br>Arlington County, VA                               | Withdrawn<br>01/03/08 |
| 10/10/07        | Microfinance International Corporation               | 720 Grant Street<br>Herndon, Fairfax County, VA                                 | Withdrawn<br>01/03/08 |
| 10/10/07        | Microfinance International Corporation               | 6303 Little River Turnpike<br>City of Alexandria, VA                            | Withdrawn<br>01/03/08 |
| 10/16/07        | America's Cash Source LLC                            | 1549 Old Bridge Road, Suite 107<br>Woodbridge, Prince William County, VA        | Approved<br>02/01/08  |
| 11/19/07        | Virginia Auto Loans, Inc.                            | 5218 W. Broad Street<br>Henrico County, VA                                      | Approved<br>07/21/08  |
| 01/23/08        | Mariner Finance of Virginia, LLC                     | 7445 Lee Davis Highway<br>Mechanicsville, Hanover County, VA                    | Approved<br>02/22/08  |
| 01/31/08        | American General Financial Services of America, Inc. | 18013 Forest Road Graves Mill Center<br>Suite E02<br>Forest, Bedford County, VA | Approved<br>02/25/08  |
| 01/31/08        | American General Financial Services of America, Inc. | 6717 Lake Harbour Drive<br>Midlothian, Chesterfield County, VA                  | Approved<br>02/25/08  |
| 01/31/08        | American General Financial Services of America, Inc. | 3439 Jefferson Davis Highway<br>City of Fredericksburg, VA                      | Approved<br>02/25/08  |
| 05/19/08        | Mariner Finance of Virginia, LLC                     | 2213 Papermill Road<br>City of Winchester, VA                                   | Approved<br>06/17/08  |
| 07/02/08        | Pertuity Consumer Finance LLC                        | 8603 Westwood Center Drive<br>Suite 200<br>Vienna, Fairfax County, VA           | Withdrawn<br>09/11/08 |
| 09/16/08        | Virginia Finance, LLC                                | 625 Piney Forest Road, Suite 204<br>City of Danville, VA                        | Approved<br>10/20/08  |
| 12/08/08        | EZ Consumer Loans, Inc.                              | 4388 A Lakeford Highway<br>Exmore, Northampton County, VA                       | Pending               |

**Office Relocations**

| <u>Received</u> | <u>Institution</u>                                   | <u>Location</u>   | <u>Activity</u>      |
|-----------------|--|---|----------------------|
| 02/14/08        | American General Financial Services of America, Inc. | From: 901-K West Broad Street<br>City of Waynesboro, VA<br>To: Waynesboro Town Center Shopping Center, 821 Town Center Drive, Ste A<br>City of Waynesboro, VA | Approved<br>03/03/08 |
| 03/20/08        | American General Financial Services of America, Inc. | From: 2 S. Main Street<br>Chatham, Pittsylvania County, VA<br>To: 105 Clarion Road, Suite K<br>Altavista, Campbell County, VA                                 | Approved<br>03/21/08 |

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**Consumer Finance -- Applications Received and/or Acted Upon**

**Office Relocations**

| <u>Received</u> | <u>Institution</u>                                   | <u>Location</u>  | <u>Activity</u>      |
|-----------------|--|--|----------------------|
| 05/12/08        | American General Financial Services of America, Inc. | From: 5957 E. Virginia Beach Blvd, Suite 5<br>City of Norfolk, VA<br>To: Broadcreek Shopping Center<br>1261 N. Military Highway, Unit 1<br>City of Norfolk, VA | Approved<br>05/13/08 |
| 05/29/08        | American General Financial Services of America, Inc. | From: 25322 Lankford Highway<br>Onley, Accomack County, VA<br>To: 25258 Lankford Highway<br>Onley, Accomack County, VA   | Approved<br>05/30/08 |
| 06/02/08        | American General Financial Services of America, Inc. | From: 1406 Battlefield Boulevard North<br>City of Chesapeake, VA<br>To: 1408 Battlefield Boulevard North<br>City of Chesapeake, VA                             | Approved<br>06/03/08 |
| 06/10/08        | CitiFinancial Services, Inc.                         | From: 800 E. Main Street, Suite 330<br>Wytheville, Wythe County, VA<br>To: 244 Commonwealth Drive<br>Wytheville, Wythe County, VA                              | Approved<br>06/11/08 |
| 06/11/08        | American General Financial Services of America, Inc. | From: Broadcreek Shopping Center<br>City of Norfolk, VA<br>To: Broadcreek Shopping Center<br>1269 N. Military Highway, Suite 1<br>City of Norfolk, VA          | Approved<br>06/12/08 |
| 06/17/08        | American General Financial Services of America, Inc. | From: 5220 Fairfield Shopping Center<br>City of Virginia Beach, VA<br>To: 5272 Fairfield Shopping Center<br>City of Virginia Beach, VA                         | Approved<br>06/24/08 |
| 07/02/08        | CitiFinancial Services, Inc.                         | From: 3809 Princess Anne Road, Suite 107<br>City of Virginia Beach, VA<br>To: 3352 Princess Anne Road, Suite 909<br>City of Virginia Beach, VA                 | Approved<br>07/15/08 |
| 07/02/08        | CitiFinancial Services, Inc.                         | From: 749 Piney Forest Road<br>City of Danville, VA<br>To: 1155 Piney Forest Road, Suite E<br>City of Danville, VA   | Approved<br>07/15/08 |
| 08/06/08        | CitiFinancial Services, Inc.                         | From: 3408 Virginia Avenue<br>Collinsville, Henry County, VA<br>To: 247 Commonwealth Boulevard West<br>Suite 6<br>City of Martinsville, VA                     | Approved<br>08/14/08 |
| 08/13/08        | CitiFinancial Services, Inc.                         | From: 2017 Woodbrook Court<br>Albemarle County, VA<br>To: 1820 Rio Hill Center, Suite B3-4<br>Albemarle County, VA   | Approved<br>08/14/08 |
| 08/29/08        | American General Financial Services of America, Inc. | From: 477 West Reservoir Road<br>Woodstock, Shenandoah County, VA<br>To: 1066 Hisey Avenue, Suite 103<br>Woodstock, Shenandoah County, VA                      | Approved<br>09/11/08 |



**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**Consumer Finance -- Applications Received and/or Acted Upon**

**Office Relocations**

| <u>Received</u> | <u>Institution</u>                                   | <u>Location</u>   | <u>Activity</u>      |
|-----------------|--|---|----------------------|
| 09/11/08        | CitiFinancial Services, Inc.                         | From: 2225 Lakeside Drive, Unit C-1<br>City of Lynchburg, VA<br>To: 2800 Dearing Ford Road, Suite B<br>Altavista, Campbell County, VA             | Approved<br>09/12/08 |
| 10/07/08        | CitiFinancial Services, Inc.                         | From: 4300 Plank Road, Suite 210<br>City of Fredericksburg, VA<br>To: 4500 Plank Road, Suite 1010<br>Spotsylvania County, VA                      | Approved<br>10/10/08 |
| 10/08/08        | CitiFinancial Services, Inc.                         | From: 182 S. 10 Neff Avenue<br>City of Harrisonburg, VA<br>To: 2035-75 East Market Street<br>City of Harrisonburg, VA                             | Approved<br>10/10/08 |
| 12/01/08        | American General Financial Services of America, Inc. | From: 3439 Jefferson Davis Highway<br>City of Fredericksburg, VA<br>To: Southpoint Shoppes<br>10054 Southpoint Parkway<br>Spotsylvania County, VA | Approved<br>12/04/08 |

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**Consumer Finance -- Status Changes**

**Office Openings**

|         |    |  |
|---------|----|--|
| January | 02 | Omni Financial of Virginia, Inc. opened a consumer finance office at 7504 Granby Street, City of Norfolk, VA   |
| January | 14 | Mariner Finance of Virginia, LLC opened a consumer finance office at 12654 Jefferson Davis Highway, Chester, Chesterfield County, VA                                 |
| March   | 03 | American General Financial Services of America, Inc. opened a consumer finance office at 18013 Forest Road Graves Mill Center, Suite E02, Forest, Bedford County, VA |
| March   | 03 | American General Financial Services of America, Inc. opened a consumer finance office at 3439 Jefferson Davis Highway, City of Fredericksburg, VA                    |
| March   | 03 | American General Financial Services of America, Inc. opened a consumer finance office at 6717 Lake Harbour Drive, Midlothian, Chesterfield County, VA                |
| May     | 02 | Mariner Finance of Virginia, LLC opened a consumer finance office at 7445 Lee Davis Highway, Mechanicsville, Hanover County, VA                                      |
| August  | 25 | Mariner Finance of Virginia, LLC opened a consumer finance office at 2213 Papermill Road, City of Winchester, VA   |

**Office Relocations**

|           |    |   |
|-----------|----|---|
| March     | 10 | American General Financial Services of America, Inc. relocated a consumer finance office from 901-K West Broad Street, City of Waynesboro, VA to Waynesboro Town Center Shopping Center, 821 Town Center Drive, Ste A, City of Waynesboro, VA |
| April     | 14 | American General Financial Services of America, Inc. relocated a consumer finance office from 2 S. Main Street, Chatham, Pittsylvania County, VA to 105 Clarion Road, Suite K, Altavista, Campbell County, VA                                 |
| July      | 14 | CitiFinancial Services, Inc. relocated a consumer finance office from 800 E. Main Street, Suite 330, Wytheville, Wythe County, VA to 244 Commonwealth Drive, Wytheville, Wythe County, VA   |
| July      | 14 | American General Financial Services of America, Inc. relocated a consumer finance office from 25322 Lankford Highway, Onley, Accomack County, VA to 25258 Lankford Highway, Onley, Accomack County, VA  |
| July      | 14 | American General Financial Services of America, Inc. relocated a consumer finance office from 1406 Battlefield Boulevard North, City of Chesapeake, VA to 1408 Battlefield Boulevard North, City of Chesapeake, VA                            |
| August    | 11 | CitiFinancial Services, Inc. relocated a consumer finance office from 749 Piney Forest Road, City of Danville, VA to 1155 Piney Forest Road, Suite E, City of Danville, VA  |
| August    | 11 | American General Financial Services of America, Inc. relocated a consumer finance office from Broadcreek Shopping Center, City of Norfolk, VA to Broadcreek Shopping Center, 1269 N. Military Highway, Suite 1, City of Norfolk, VA           |
| August    | 18 | American General Financial Services of America, Inc. relocated a consumer finance office from 5220 Fairfield Shopping Center, City of Virginia Beach, VA to 5272 Fairfield Shopping Center, City of Virginia Beach, VA                        |
| September | 08 | CitiFinancial Services, Inc. relocated a consumer finance office from 3408 Virginia Avenue, Collinsville, Henry County, VA to 247 Commonwealth Boulevard West, Suite 6, City of Martinsville, VA  |
| September | 15 | CitiFinancial Services, Inc. relocated a consumer finance office from 3809 Princess Anne Road, Suite 107, City of Virginia Beach, VA to 3352 Princess Anne Road, Suite 909, City of Virginia Beach, VA  |
| October   | 20 | American General Financial Services of America, Inc. relocated a consumer finance office from 477 West Reservoir Road, Woodstock, Shenandoah County, VA to 1066 Hisey Avenue, Suite 103, Woodstock, Shenandoah County, VA                     |
| November  | 10 | CitiFinancial Services, Inc. relocated a consumer finance office from 2225 Lakeside Drive, Unit C-1, City of Lynchburg, VA to 2800 Dearing Ford Road, Suite B, Altavista, Campbell County, VA   |

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**Consumer Finance -- Status Changes**

**Office Relocations**

|          |    |  |
|----------|----|--|
| November | 10 | CitiFinancial Services, Inc. relocated a consumer finance office from 4300 Plank Road, Suite 210, City of Fredericksburg, VA to 4500 Plank Road, Suite 1010, Spotsylvania County, VA |
| December | 08 | CitiFinancial Services, Inc. relocated a consumer finance office from 182 S. 10 Neff Avenue, City of Harrisonburg, VA to 2035-75 East Market Street, City of Harrisonburg, VA        |
| December | 15 | CitiFinancial Services, Inc. relocated a consumer finance office from 2017 Woodbrook Court, Albemarle County, VA to 1820 Rio Hill Center, Suite B3-4, Albemarle County, VA           |

**Office Closings**

|          |    |  |
|----------|----|--|
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 340 Towne Centre Drive, Abingdon, Washington County, VA                     |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 570 Shoppers World Court, Albemarle County, VA                              |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 732 Eden Way North, Unit 3, City of Chesapeake, VA                          |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at Village Square, 446 Peppers Ferry Rd, Christiansburg, Montgomery County, VA |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 456 Charles H. Dimmock Pkwy, Suite 4, City of Colonial Heights, VA          |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 211 Southgate Shopping Center, Culpeper, Culpeper County, VA                |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 3303 US Highway 29, Suite C, City of Danville, VA                           |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 406B West Spotswood Trail, Elkton, Rockingham County, VA                    |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 225 Sunchase Boulevard, Building B-1, Farmville, Prince Edward County, VA   |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 1641 East Market Street, Unit 10, City of Harrisonburg, VA                  |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 1914 Virginia Avenue, City of Martinsville, VA                              |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 6102 Brashier Boulevard, Suite G, Mechanicsville, Hanover County, VA        |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 11712 Jefferson Avenue, Unit M, City of Newport News, VA                    |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 25258 Lankford Highway, Onley, Accomack County, VA                          |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 8906 West Broad Street, Suite 1, Henrico County, VA                         |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 4345 Starkey Road, City of Roanoke, VA                                      |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 623 Greenville Avenue, City of Staunton, VA                                 |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 6717 Lake Harbour Drive, Midlothian, Chesterfield County, VA                |

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**Consumer Finance -- Status Changes**

*Office Closings*

|          |    |  |
|----------|----|--|
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 3439 Jefferson Davis Highway, City of Fredericksburg, VA            |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 18013 Forest Road, Suite E-02, Forest, Bedford County, VA           |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 4239 Holland Road, Suite 756, City of Virginia Beach, VA            |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 4268 Richmond Road, Warsaw, Richmond County, VA                     |
| February | 29 | Equity One Consumer Loan Company, Inc. closed a consumer finance office at 45 Featherbed Lane, City of Winchester, VA                          |
| April    | 09 | CitiFinancial Auto Corporation closed a consumer finance office at 3615 Virginia Beach Boulevard, City of Virginia Beach, VA                   |
| April    | 09 | CitiFinancial Auto Corporation closed a consumer finance office at 10300 Spotsylvania Avenue, Spotsylvania County, VA                          |
| April    | 09 | CitiFinancial Auto Corporation closed a consumer finance office at 739 Thimble Shoals Boulevard, City of Newport News, VA                      |
| April    | 09 | CitiFinancial Auto Corporation closed a consumer finance office at 3287 South Crater Road, City of Petersburg, VA                              |
| June     | 30 | CitiFinancial Services, Inc. closed a consumer finance office at 7508 Leesburg Pike, Fairfax County, VA  |
| July     | 01 | Beneficial Virginia Inc. closed a consumer finance office at College Park Square, Phase II, 6531-33 Auburn Drive, City of Virginia Beach, VA   |
| July     | 01 | Beneficial Virginia Inc. closed a consumer finance office at Executive Center, 424 Market Street, Suite 102, City of Suffolk, VA               |
| July     | 01 | Beneficial Virginia Inc. closed a consumer finance office at 701-R North Battlefield Blvd, City of Chesapeake, VA                              |
| July     | 01 | Beneficial Virginia Inc. closed a consumer finance office at 6427 Williamson Road, Roanoke County, VA  |
| July     | 01 | Beneficial Virginia Inc. closed a consumer finance office at By-Pass Shopping Center, 810 Blue Ridge Avenue, Suites B & C, City of Bedford, VA |
| August   | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 10835 West Broad Street, Glen Allen, Henrico County, VA               |
| August   | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 12505 Dillingham Square, Lake Ridge, Prince William County, VA        |
| August   | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 225 Connor Drive, Albemarle County, VA                                |
| August   | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 2400 Cunningham Drive, City of Hampton, VA                            |
| August   | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 3101 Virginia Beach Boulevard, City of Virginia Beach, VA             |
| August   | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 3524 Electric Road, SW, Roanoke County, VA                            |
| August   | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 374 South Pickett Street, City of Alexandria, VA                      |
| August   | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 3940 Plank Road, Spotsylvania County, VA                              |

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**Consumer Finance -- Status Changes**

*Office Closings*

|           |    |   |
|-----------|----|---|
| August    | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 4095 Ironbound Road, Williamsburg, City of Williamsburg, VA  |
| August    | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 5802 East Virginia Beach Boulevard, City of Norfolk, VA  |
| August    | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 5946-A Richmond Highway, Fairfax County, VA  |
| August    | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 733 Eden Way North, Suite 408, City of Chesapeake, VA  |
| August    | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 8100 Ashton Avenue, Prince William County, VA  |
| August    | 22 | Wells Fargo Financial Virginia, Inc. closed a consumer finance office at 9710 Midlothian Turnpike, Chesterfield County, VA  |
| September | 30 | American General Financial Services of America, Inc. closed a consumer finance office at 12760 Jefferson Davis Highway, Chester, Chesterfield County, VA                    |
| September | 30 | American General Financial Services of America, Inc. closed a consumer finance office at Reeves Office Plaza, 685 Garrisonville Road, Suite 101, Stafford County, VA        |
| September | 30 | American General Financial Services of America, Inc. closed a consumer finance office at Festival at Manchester Lakes, 7013B Manchester Blvd, Franconia, Fairfax County, VA |
| October   | 17 | SLM Financial Corporation closed a consumer finance office at 25377 Lankford Highway, Suite C, Onley, Accomack County, VA   |
| October   | 17 | SLM Financial Corporation closed a consumer finance office at 625 Piney Forest Road, Suite 207, City of Danville, VA  |
| October   | 17 | SLM Financial Corporation closed a consumer finance office at 1700 South Main Street, Farmville, Prince Edward County, VA   |
| October   | 17 | SLM Financial Corporation closed a consumer finance office at 2898 Virginia Avenue, Collinsville, Henry County, VA  |
| October   | 17 | SLM Financial Corporation closed a consumer finance office at 411 S. Hicks Street, Lawrenceville, Brunswick County, VA  |
| October   | 17 | SLM Financial Corporation closed a consumer finance office at 4856 George Washington Memorial Hwy, Hayes, Gloucester County, VA   |
| October   | 17 | SLM Financial Corporation closed a consumer finance office at 4151 Quarles Court, Harrisonburg, City of Harrisonburg, VA  |
| October   | 17 | SLM Financial Corporation closed a consumer finance office at 3105 American Legion Road, City of Chesapeake, VA   |
| November  | 28 | CitiFinancial Services, Inc. closed a consumer finance office at 47010 Community Plaza, Suite 110, Sterling, Loudoun County, VA   |
| November  | 28 | CitiFinancial Services, Inc. closed a consumer finance office at 6689 Fox Centre Parkway, Gloucester, Gloucester County, VA   |
| December  | 05 | CitiFinancial Auto Corporation closed a consumer finance office at 10800 Midlothian Turnpike, Suite 307, Chesterfield County, VA  |
| December  | 05 | CitiFinancial Auto Corporation closed a consumer finance office at 142 Kents Ridge Road, Richlands, Tazewell County, VA   |
| December  | 05 | CitiFinancial Auto Corporation closed a consumer finance office at 4218 Brambleton Avenue, S.W., Roanoke County, VA   |

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**Consumer Finance -- Status Changes**

**Office Closings**

|          |    |  |
|----------|----|--|
| December | 05 | CitiFinancial Auto Corporation closed a consumer finance office at 870 Greenbrier Circle, City of Chesapeake, VA         |
| December | 08 | Beneficial Virginia Inc. closed a consumer finance office at 10801 Hull Street Road, Midlothian, Chesterfield County, VA |
| December | 08 | Beneficial Virginia Inc. closed a consumer finance office at 9045-5 West Broad Street Road, Henrico County, VA           |

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2008 ANNUAL REPORT**

---

**INDEPENDENT\* CONSUMER FINANCE COMPANIES  
AS OF DECEMBER 31, 2008**

| COMPANY                                   | NUMBER OF<br>OFFICES |
|---|----------------------|
| 1. Bynum Finance Corporation              | 1                    |
| 2. Franklin Finance Company, Incorporated | 1                    |
| 3. Knight Finance Company                 | 1                    |
| 4. Parks Finance Service, Inc.            | 2                    |
| 5. Piedmont Finance Service, Incorporated | 1                    |
| 6. Rocuda Finance Co.                     | 1                    |
| 7. Sussex Finance & Loan Corporation      | 1                    |
| TOTAL                                     | 8                    |

\* Those consumer finance companies that only operate in the Commonwealth of Virginia and are not affiliated with a bank holding company.

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

---

**CHAIN\* CONSUMER FINANCE COMPANIES**  
**AS OF DECEMBER 31, 2008**

| COMPANY   | NUMBER OF<br>OFFICES |
|---|----------------------|
| 1. AmeriCash Loans of Virginia, LLC<br>d/b/a AmeriCash Loans    | 1                    |
| 2. American General Financial Services of<br>America, Inc.      | 64                   |
| 3. Atlantic Discount Corp.<br>d/b/a Atlantic Financial Services | 1                    |
| 4. Beneficial Virginia Inc.                                     | 23                   |
| 5. CitiFinancial Services, Inc.                                 | 67                   |
| 6. Commonwealth Finance, LLC                                    | 2                    |
| 7. Lendmark Financial Services, Inc.                            | 6                    |
| 8. Mariner Finance of Virginia, LLC                             | 4                    |
| 9. Omni Financial of Virginia, Inc.                             | 1                    |
| 10. Southern Finance Corp.                                      | 1                    |
| <b>TOTAL</b>  | <b>170</b>           |

\* Consumer finance companies, or any affiliates, that operate in other states in addition to Virginia and/or are affiliated with a bank holding company.



**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

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**Consumer Finance -- List of Licensed Offices**

**AmeriCash Loans of Virginia, LLC d/b/a AmeriCash Loans**

CF-2628 1655 N. Fort Myer Drive, Arlington, VA 22209

**American General Financial Services of America, Inc.**

CF-1076 105 Clarion Road, Suite K, Altavista, VA 24517  
CF-1185 121 Junction Drive, Ashland, VA 23005-2200  
CF-1070 1941 Neely Road, Suite 108, Big Stone Gap, VA 24219  
CF-1079 1539 S. Main Street, Suite 1539, Blackstone, VA 23824  
CF-2023 1760 Rio Hill Center, Charlottesville, VA 22901  
CF-1075 360 Pantops, Charlottesville, VA 22911  
CF-2163 518 North Main Street, Chase City, VA 23924  
CF-2024 1408 Battlefield Boulevard North, Chesapeake, VA 23320-4440  
CF-2018 4300 Portsmouth Boulevard, Suite 178, Chesapeake, VA 23321  
CF-2038 85 Conston Avenue, Christiansburg, VA 24073  
CF-2354 629 Southpark Boulevard, Colonial Heights, VA 23834  
CF-2025 1260 S. Craig Avenue, Covington, VA 24426-2225  
CF-1080 327 Southgate Center, Culpeper, VA 22701  
CF-1081 625 Piney Forest Road, Suite 201, Danville, VA 24540  
CF-1083 800 Shenandoah Avenue, Suite 290, Elkton, VA 22827  
CF-1084 Emporia Commons Shopping Center, 301 Market Drive, Suite J, Emporia, VA 23847  
CF-2014 Shops at Fairlawn, 7345 Lee Highway, Suite 12, Fairlawn, VA 24141  
CF-1087 1506 South Main Street, Suite 24, Farmville, VA 23901  
CF-2684 18013 Forest Road, Graves Mill Center, Suite E02, Forest, VA 24551  
CF-2685 10054 Southpoint Parkway, Fredericksburg, VA 22407  
CF-1088 3940 Plank Road, Suite H, Fredericksburg, VA 22407  
CF-1089 290 Remount Road, Front Royal, VA 22630  
CF-2189 Galax Plaza Shopping Center, 544 E. Stuart Drive, Suite B, Galax, VA 24333-2231  
CF-1090 6549 Market Drive, P O Box 631, Gloucester, VA 23061  
CF-1091 3005 West Mercury Blvd, Hampton, VA 23666  
CF-1073 1790 E. Market Street, Suite 152, Harrisonburg, VA 22801-5113  
CF-2516 150 Elden Street, Suite 170, Herndon, VA 20170  
CF-1093 1072 Regional Park Road, Lebanon, VA 24266  
CF-1094 534 East Market Street, Leesburg, VA 20176  
CF-2165 96 East Midland Trail, Suite 200, Lexington, VA 24450-5729  
CF-1095 501 East Main Street, Suite 112, Louisa, VA 23093  
CF-2020 2144 Wards Road, Lynchburg, VA 24502  
CF-1097 10350 Portsmouth Road, Manassas, VA 22109-8007  
CF-2064 2776 Greensboro Road, Martinsville, VA 24112  
CF-2030 7144 Mechanicsville Turnpike, Mechanicsville, VA 23111  
CF-2686 6717 Lake Harbour Drive, Midlothian, VA 23112  
CF-2021 445-2 Oriana Road, Newport News, VA 23608-3742  
CF-2015 1269 N. Military Highway, Suite 1, Norfolk, VA 23502  
CF-1098 25258 Lankford Highway, Onley, VA 23418  
CF-2161 567 N. Madison Road, P O Box 551, Orange, VA 22960  
CF-1099 3323-A South Crater Road, Petersburg, VA 23803  
CF-2028 5211 South Laburnum Avenue, Richmond, VA 23231  
CF-2027 5664 Brook Road, Richmond, VA 23227  
CF-2036 9022 West Broad Street, 24 Tuckernuck Square Shopping Center, Richmond, VA 23294  
CF-2031 9925 Hull Street Road, Richmond, VA 23236-1412  
CF-2034 1369 Towne Square Boulevard, Roanoke, VA 24012  
CF-2035 Cave Springs Corner, 3951 Brambleton Avenue, Roanoke, VA 24018  
CF-1102 928 Tanyard Road, P O Box 531, Rocky Mount, VA 24151  
CF-1103 3601 Old Halifax Road, Suite 700, South Boston, VA 24592-4928  
CF-2158 1167 East Atlantic Street, South Hill, VA 23970  
CF-2032 850 Statler Square, Suite 113, Staunton, VA 24401

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

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**Consumer Finance -- List of Licensed Offices**

**American General Financial Services of America, Inc. (Continued)**

CF-2164 2815-K Godwin Boulevard, Suffolk, VA 23434  
CF-1104 1830 Tappahannock Boulevard, P. O. Box 845, Tappahannock, VA 22560-0845  
CF-1140 5272 Fairfield Shopping Center, Virginia Beach, VA 23464  
CF-2042 829 Lynnhaven Parkway, Suite 120, Virginia Beach, VA 23452  
CF-2528 376 Waterloo Street, Warrenton, VA 20186  
CF-1108 5050 Richmond Road, Suite A, Warsaw, VA 22572  
CF-2160 821 Town Center Drive, Suite A, Waynesboro, VA 22980  
CF-2039 1818 US Highway 23 N, Suite 102, Weber City, VA 24290  
CF-1109 2810 Valley Avenue, Winchester, VA 22601  
CF-1110 157 Plaza Road, SW, Wise, VA 24293  
CF-2040 1952 Daniel Stuart Square, Woodbridge, VA 22191  
CF-1112 1066 Hisey Avenue, Suite 103, P O Box 143, Woodstock, VA 22664-0143  
CF-2203 Wytheville Commons, 330 Commonwealth Drive, Suite 6, Wytheville, VA 24382-1183

**Atlantic Discount Corp. d/b/a Atlantic Financial Services**

CF-2539 1000 Airline Boulevard, Portsmouth, VA 23707-4006

**Beneficial Virginia Inc.**

CF-2312 North Washington Hwy, Suite 245 A, Ashland, VA 23005  
CF-260 1315 Euclid Avenue, Bristol, VA 24201  
CF-885 460 Shoppers World Court, Charlottesville, VA 22901  
CF-259 12114 Bermuda Crossroads Lane, Chester, VA 23831  
CF-2184 430 Peppers Ferry Road, N.W., Christiansburg, VA 24073  
CF-2289 413 Meadowbrook Shopping Center, Culpeper, VA 22701  
CF-468 Riverside Shopping Center, 3310 Riverside Drive, Danville, VA 24541  
CF-531 2035 Plank Road, Suite 5, Westwood Shopping Center, Fredericksburg, VA 22401-5103  
CF-2232 310 Commerce Avenue, Front Royal, VA 22630  
CF-2290 6888 Main Street, Gloucester, VA 23061  
CF-930 Spotswood Valley Square S. C., 1790 East Market Street, Suite 108, Harrisonburg, VA 22801  
CF-723 2218 Tackett's Mill Drive, Lake Ridge, VA 22192  
CF-522 3412 Waterlick Road, Suite L, Lynchburg, VA 24502  
CF-768 Bull Run Shopping Center, 10780 Sudley Manor Drive, Manassas, VA 20109  
CF-812 14501-I Warwick Blvd, Newport News, VA 23608  
CF-32 5900 Virginia Beach Blvd, Suite 244, Norfolk, VA 23502  
CF-71 3330 South Crater Road, Petersburg, VA 23803  
CF-639 4842 South Laburnum Avenue, Richmond, VA 23231  
CF-2308 Hunting Hills Shopping Center, 4208 Franklin Road, Unit K, Roanoke, VA 24018  
CF-923 125 Lucy Lane, Suite E, Waynesboro, VA 22980  
CF-2207 137 Monticello Avenue, Williamsburg, Shopping Center, Williamsburg, VA 23188  
CF-292 Pleasant Valley Marketplace, 2029 South Pleasant Valley Road, Winchester, VA 22601  
CF-2313 Mountain View Square Shopping Center, 1480 East Main Street, Suite 11, Wytheville, VA 24382

**Bynum Finance Corporation**

CF-233 430 County Street, P O Box 788, Portsmouth, VA 23705

**CitiFinancial Services, Inc.**

CF-2259 203 West Main Street, Abingdon, VA 24210  
CF-2521 6328 Richmond Highway, Suite J, Alexandria, VA 22306  
CF-2488 2800 Dearing Ford Road, Suite B, Altavista, VA 24517  
CF-2494 149 Junction Drive, Ashland, VA 23005-2254  
CF-2420 6011 Centreville Crest Lane, Suite 51, Centreville, VA 20121  
CF-2060 1820 Rio Hill Center, Suite B3-4, Charlottesville, VA 22901  
CF-2059 1200 North Battlefield Boulevard, Suite 122, Chesapeake, VA 23320  
CF-2089 3325 Taylor Road, Suite 114, Chesapeake, VA 23321  
CF-2630 11940 Iron Bridge Plaza, Chester, VA 23831

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

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**Consumer Finance -- List of Licensed Offices**

**CitiFinancial Services, Inc. (Continued)**

CF-2090 12639 Jefferson Davis Highway, Chester, VA 23831  
CF-2049 1580 N. Franklin Street, Suite 2, Christiansburg, VA 24073  
CF-2501 798 Southpark Boulevard, Suite 30, Colonial Heights, VA 23834  
CF-2452 329 B Southgate Shopping Center, Culpeper, VA 22701  
CF-2411 1155 Piney Forest Road, Suite E, Danville, VA 24540  
CF-2497 204 Westover Drive, Danville, VA 24541  
CF-2525 5123 Waterway Drive, Dumfries, VA 22025  
CF-2523 11217-B Lee Highway, Fairfax, VA 22030  
CF-2491 1506 S. Main Street, Unit 10, Farmville, VA 23901  
CF-2481 1100-142 Armory Drive, Franklin, VA 23851  
CF-2331 20 Plantation Drive, Fredericksburg, VA 22406  
CF-2409 4500 Plank Road, Suite 1010, Fredericksburg, VA 22407  
CF-2423 411 E. South Street, Front Royal, VA 22404  
CF-2050 969 East Stuart Drive, Galax, VA 24333  
CF-2057 2014 Coliseum Drive, Hampton, VA 23666  
CF-2490 2189 Cunningham Drive, Hampton, VA 23666  
CF-2412 2035-75 East Market Street, Harrisonburg, VA 22801  
CF-2542 2465 Centreville Road, Unit J21, Herndon, VA 20171  
CF-2047 531-C East Market Street, Leesburg, VA 22075  
CF-2537 1223 N. Lee Highway, Lexington, VA 24450  
CF-2271 3700 Candler's Mountain Road, Suite 540, Lynchburg, VA 24502  
CF-2418 119 B Seminole Plaza, Madison Heights, VA 24572  
CF-2179 8367 Sudley Road Manaport Plaza, Manassas, VA 22110  
CF-2500 247 Commonwealth Blvd West, Suite 6, Martinsville, VA 24112  
CF-2273 2541 Greensboro Road, P O Box 828, Martinsville, VA 24114  
CF-2274 7500 Jackson Arch Drive, Suite C, Mechanicsville, VA 23111  
CF-2492 6131 Harbourside Centre Loop, Midlothian, VA 23112-2162  
CF-2410 12785 Jefferson Avenue, Newport News, VA 23602  
CF-2275 550-C Oyster Point Road, Newport News, VA 23602  
CF-2484 5802 E. Virginia Beach Blvd, Suite 150, Norfolk, VA 23502  
CF-2536 7525 Tidewater Drive, Suite 45, Norfolk, VA 23505  
CF-2263 3330 South Crater Road, Suite 9A, Petersburg, VA 23805-9277  
CF-2527 5606 Portsmouth Boulevard, Portsmouth, VA 23701  
CF-2052 Memorial Square Shopping Center, 1060 Memorial Drive, Pulaski, VA 24301  
CF-2489 7460 Lee Highway, Radford, VA 24141  
CF-2413 1324 Front Street, Richlands, VA 24641  
CF-2422 10805 Midlothian Turnpike, Richmond, VA 23235  
CF-2408 2710 Enterprise Parkway, Richmond, VA 23229  
CF-2058 8245 Hull Street Road, Richmond, VA 23235  
CF-945 2014 Electric Road SW, Suite 60, Roanoke, VA 24018  
CF-646 6701 Peters Creek Road Suite 107, P O Box 7948, Roanoke, VA 24019  
CF-2279 1465 West Main Street, Salem, VA 24153  
CF-2483 3130 Halifax Road, Suite A, South Boston, VA 24592  
CF-2529 707 East Atlantic Street, Suite 3A, South Hill, VA 23970  
CF-2627 9911 SouthPoint Parkway, Spotsylvania, VA 22407  
CF-2098 7219 Commerce Street, Springfield, VA 22150  
CF-2281 108 Statler Square, Staunton, VA 24401  
CF-2282 1447-49 North Main Street, Suffolk, VA 23434  
CF-2541 1632 B Tappahannock Boulevard, Tappahannock, VA 22560  
CF-2056 3352 Princess Anne Road, Suite 909, Virginia Beach, VA 23456  
CF-2328 4000 Virginia Beach Boulevard, Virginia Beach, VA 23452  
CF-647 967 Providence Square, Suite 16, Virginia Beach, VA 23464  
CF-2538 251 W. Lee Highway, Suite 243, Warrenton, VA 20186

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2008 ANNUAL REPORT**

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**Consumer Finance -- List of Licensed Offices**

**CitiFinancial Services, Inc. (Continued)**

CF-2485 2522 Jefferson Highway, Suite 102, Waynesboro, VA 22980  
CF-2062 381 Gateway Drive, Suite 2, Winchester, VA 22603  
CF-2286 13265 Worth Avenue, Woodbridge, VA 22192  
CF-2487 244 Commonwealth Drive, Wytheville, VA 24382  
CF-2168 6610-L Mooretown Road, York, VA 23188

**Commonwealth Finance, LLC**

CF-2506 1562 N. Franklin Street, P O Box 706, Christiansburg, VA 24073  
CF-2505 P O Box 1403, Salem, VA 24153

**Franklin Finance Company, Incorporated**

CF-458 525 South Main Street, PO Box 59, Rocky Mount, VA 24151

**Knight Finance Company**

CF-532 113 South Saratoga Street, Suffolk, VA 23434

**Lendmark Financial Services, Inc.**

CF-2548 1862 Abbey Road, Charlottesville, VA 22911  
CF-2544 3304 Taylor Road, Suite F, Chesapeake, VA 23321  
CF-2546 1851 Southpark Boulevard, Colonial Heights, VA 23834  
CF-2543 1320 Central Park Boulevard, Suite 104, Fredericksburg, VA 22401  
CF-2547 9928 Liberia Avenue, Manassas, VA 20110  
CF-2545 7526 West Broad Street, Richmond, VA 23294

**Mariner Finance of Virginia, LLC**

CF-2680 12654 Jefferson Davis Highway, Chester, VA 22191  
CF-2683 7445 Lee Davis Road, Suite 106, Mechanicsville, VA 23111  
CF-2687 2213 Papermill Road, Winchester, VA 22601  
CF-2679 1979 Daniel Stuart Square, Woodbridge, VA 22191

**Omni Financial of Virginia, Inc.**

CF-2629 7504 Granby Street, Norfolk, VA 23505

**Parks Finance Service, Inc.**

CF-2332 P O Box 510, Altavista, VA 24517  
CF-537 Hupps Mill Plaza Shopping Center, PO Box 187, South Boston, VA 24592

**Piedmont Finance Service, Incorporated**

CF-722 Waller Building, Main Street, P O Box 708, Gretna, VA 24557

**Rocuda Finance Co.**

CF-2240 2879 Virginia Avenue, Collinsville, VA 24078

**Southern Finance Corp.**

CF-2247 1624 U.S. Highway 23 North, Suite 102, Weber City, VA 24290

**Sussex Finance & Loan Corporation**

CF-942 The Finance Building, 364 West Main Street, PO Box 27, Waverly, VA 23890